

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

HOLLY J STEFANSKI

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-21536

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 27, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/13/2017 and confirmed on 6/16/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		44,200.00
Less Refunds to Debtor	526.47	
TOTAL AMOUNT OF PLAN FUND		43,673.53

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,310.00	
Trustee Fee	2,036.13	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,346.13

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 1S15	0.00	0.00	0.00	0.00
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 1S15	0.00	0.00	0.00	0.00
	KEYBANK NA** Acct: 7017	8,878.06	8,878.06	1,281.54	10,159.60
					10,159.60

Priority					
	FRANCIS E CORBETT ESQ Acct:	0.00	0.00	0.00	0.00
	HOLLY J STEFANSKI Acct:	0.00	0.00	0.00	0.00
	HOLLY J STEFANSKI Acct:	370.00	370.00	0.00	0.00
	HOLLY J STEFANSKI Acct:	156.47	156.47	0.00	0.00
	FRANCIS E CORBETT ESQ Acct:	4,310.00	4,310.00	0.00	0.00
	TOYOTA LEASE TRUST Acct: J637	10,540.68	10,540.68	0.00	10,540.68
	AMERICAN CREDIT ACCEPTANCE LLC Acct: 4492	0.00	12,583.76	0.00	12,583.76
					23,124.44

Unsecured					
	ECMC(*) Acct: 7958	26,793.81	628.58	0.00	628.58
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 9702	3,077.66	72.20	0.00	72.20
	QUANTUM3 GROUP LLC AGNT - MOMA FL Acct: 1954	1,060.91	24.89	0.00	24.89
	COMENITY BANK Acct: 7748	0.00	0.00	0.00	0.00
	CROWN ASSET MANAGEMENT++	0.00	0.00	0.00	0.00

17-21536

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	FAST CASH	0.00	0.00	0.00	0.00
Acct:					
	KEYBANK NA S/B/M FIRST NIAGARA BANK	502.38	11.79	0.00	11.79
Acct: 6478					
	DEPARTMENT STORES NATIONAL BANK	1,198.01	28.11	0.00	28.11
Acct: 9100					
	GLHEC & AFFILIATES: GLHEGC NELA USA	86,221.46	2,022.76	0.00	2,022.76
Acct: 7958					
	NAVIENT SOLUTIONS LLC O/B/O THE DEF	51,145.37	1,199.87	0.00	1,199.87
Acct: 7958					
	UNITED STUDENT AID FUNDS INC (USAF)	0.00	0.00	0.00	0.00
Acct: 7958					
	TOYOTA LEASE TRUST	2,351.38	55.16	0.00	55.16
Acct: 9637					
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
Acct:					
	FREDERIC I WEINBERG ESQ	0.00	0.00	0.00	0.00
Acct:					
					4,043.36

TOTAL PAID TO CREDITORS 37,327.40

TOTAL CLAIMED
PRIORITY 10,540.68
SECURED 8,878.06
UNSECURED 172,350.98

Date: 06/27/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

HOLLY J STEFANSKI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-21536

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Holly J Stefanski
Debtor

Case No. 17-21536-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 28, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2022:

Recip ID	Recipient Name and Address
db	+ Holly J Stefanski, 7 Dampscy Way, Imperial, PA 15126-9154
14403024	Crown Asset Management, LLC, P.O. Box C3800, Southeastern, PA 19398
14403025	+ Fast Cash, P.O. Box 50, Fort Thompson, SD 57339-0050
14403026	+ Frederic I. Weinberg, Esquire, 375 E. Elm St., Suite 210, Conshohocken, PA 19428-1973
14636618	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jun 29 2022 00:08:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	+ Email/Text: ebnjts@grblaw.com	Jun 29 2022 00:08:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14403020	+ Email/Text: bncnotifications@pheaa.org	Jun 29 2022 00:08:00	AES/PHEAA, 1200 North 7th Street, Harrisburg, Pennsylvania 17102-1419
14809748	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jun 29 2022 00:08:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
14403021	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 29 2022 00:08:00	Capital One Bank, N. A., P.O. Box 71083, Charlotte, North Carolina 28272-1083
14403022	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 29 2022 00:09:00	Comenity - Ann Taylor, P.O. Box 659728, San Antonio, Texas 78265-9728
14403023	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 29 2022 00:09:00	Comenity - Venus, P.O. Box 659617, San Antonio, Texas 78265-9617
14644129	+ Email/Text: ebnjts@grblaw.com	Jun 29 2022 00:08:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14403028	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 29 2022 00:18:39	Macy's, P.O. Box 9001094, Louisville, Kentucky 40290
14688187	Email/Text: bnc-quantum@quantum3group.com	Jun 29 2022 00:09:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14777592	Email/Text: ECMCBKNotices@ecmc.org	Jun 29 2022 00:09:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14918973	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jun 29 2022 00:08:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14403027	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 29 2022 00:09:00	Key Bank, P.O. Box 93885, Cleveland, Ohio 44101-5885

District/off: 0315-2

User: auto

Page 2 of 3

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14415428	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 29 2022 00:09:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, Ohio 44144-2338
14403029	Email/PDF: pa_dc_claims@navient.com	Jun 29 2022 00:08:02	Navient, P.O. Box 9533, Wilkes Barre, PA 18773-9533
14671333	Email/PDF: pa_dc_ed@navient.com	Jun 29 2022 00:07:49	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14632730	+ Email/Text: bncnotifications@pheaa.org	Jun 29 2022 00:08:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14688553	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 29 2022 00:08:18	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14674086	Email/Text: bnc-quantum@quantum3group.com	Jun 29 2022 00:09:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14403030	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 29 2022 00:09:00	Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197-5855
14652031	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 29 2022 00:08:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15317864	Email/PDF: bncnotices@becket-lee.com	Jun 29 2022 00:08:18	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Lease Trust
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Francis E. Corbett	on behalf of Debtor Holly J Stefanski fcorbett@fcorbettlaw.com fcorbett7@gmail.com

District/off: 0315-2

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Page 3 of 3

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Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5